

## **Exhibit D**

### **Defendant's Reply to Plaintiff's Requests for Production of Documents**

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF PENNSYLVANIA

MICHELLE SWETLAND,

Plaintiff,

v.

PHILLIPS AND COHEN AND  
ASSOCIATES,

and

JOHN DOES 1-10,

and

XYZ Corporations,

Defendants.

Civil Action No.: 2:12-cv-02474-GP

**PHILLIPS & COHEN ASSOCIATES, LTD'S RESPONSE TO  
PLAINTIFF'S REQUEST FOR PRODUCTION OF DOCUMENTS**

NOW INTO COURT, through undersigned counsel, comes Defendant, PHILLIPS & COHEN ASSOCIATES, LTD. ("PCA"), which responds to the Request for Production of Documents propounded by Plaintiff.

PCA objects to the instructions contained in Plaintiff's discovery requests as being overbroad and requesting irrelevant and privileged information and documents. Notwithstanding said objections, PCA responds to Plaintiff's discovery requests as follows:

1. Copies of any and all documents, emails, faxes or electronically stored information pertaining to the account(s) which is the subject of this action.

**RESPONSE:** PCA objects to this Request as unlimited in scope and time. Subject to and without waiving this objection, see account notes marked PCA 1 to 7, which were previously produced on May 14, 24 and 28, 2012.

2. Copies of all written correspondence of any kind whatsoever, including fax email or other forms of written communication, from the Defendant(s) to the original alleged creditor for the account which is the subject of this action.

**RESPONSE:** PCA objects to this Request as overly broad, unlimited in scope and time, solicitous of information not likely to lead to the discovery of relevant and admissible evidence; and as it seeks information beyond the limited allegations in plaintiff's Complaint. Subject to and without waiving this objection, PCA does not have within its possession, custody or control documents responsive to this Request.

3. Copies of all written correspondence of any kind whatsoever, including fax email or other forms of written communication, from the original alleged creditor to Defendant for the account which is the subject of this action.

**RESPONSE:** PCA objects to this Request as overly broad, unlimited in scope and time, solicitous of information not likely to lead to the discovery of relevant and admissible evidence; and as it seeks information beyond the limited allegations in plaintiff's Complaint. Subject to and without waiving this objection, PCA does not have within its possession, custody or control documents responsive to this Request.

4. Copies of all recorded telephone conversations between Plaintiff and Defendant(s).

**RESPONSE:** See June 29, 2012 correspondence and attached recording from Aaron R. Easley, Esq. to Vicki Piontek, Esq.

5. Copies of all records of any kind whatsoever (written or electronic) showing outgoing and incoming calls from Defendant to Plaintiff.

**RESPONSE:** PCA objects to this Request as unlimited in scope and time. Subject to and without waiving this objection, see account notes marked PCA 1 to 7, which were previously produced on May 14, 24 and 28, 2012.

6. Copie(s) of any and all corporate charter, articles of incorporation, or other documents used to establish Defendant(s) as a business entity.

**RESPONSE:** PCA objects to this Request as overly broad, unlimited in scope and time, solicitous of information not likely to lead to the discovery of relevant and admissible evidence; and as it seeks information beyond the limited allegations in plaintiff's Complaint.

7. Copie(s) of any and all corporate charter, articles of incorporation, or other documents used to establish Defendant(s) parent company(ies) as a business entity(ies).

**RESPONSE:** PCA objects to this Request as overly broad, unlimited in scope and time, solicitous of information not likely to lead to the discovery of relevant and admissible evidence, and as it seeks information beyond the limited allegations in plaintiff's Complaint.

8. Copies of training materials used in connection with Defendant(s)' employees engage in any and all types of collection activity.

**RESPONSE:** PCA objects to this Request as overly burdensome, cumbersome, unlimited in scope and time, solicitous of information not likely to lead to the discovery of relevant and admissible evidence, and as it seeks information beyond the limited allegations in plaintiff's Complaint.

9. Copies of any and all materials provided to Defendant(s) by the original creditor for the account(s) which is the subject of this action.

**RESPONSE:** PCA objects to this Request as overly broad, vague, ambiguous, solicitous of information not likely to lead to the discovery of relevant and admissible evidence, and as it seeks information beyond the limited allegations in plaintiff's Complaint

10. Any and all documents to indicate how Defendant(s) obtained the telephone number(s) used to contact Plaintiff.

**RESPONSE:** PCA obtained plaintiff's telephone number through a service offered by Lexis-Nexis. PCA does not have within its possession, custody, or control any documents responsive to this Request.

Dated: July 9, 2012

Respectfully submitted

/s/ Aaron R. Easley

Aaron R. Easley, Esq. (73683)

SESSIONS, FISHMAN, NATHAN & ISRAEL, L.L.C.

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[aeasley@sessions-law.biz](mailto:aeasley@sessions-law.biz)

Attorneys for Defendant

Phillips & Cohen Associates, LTD

**CERTIFICATE OF SERVICE**

I hereby certify that on this 9<sup>th</sup> day of July 2012, a copy of **Defendant Phillips & Cohen Associates, LTD's Response to Plaintiff's First Request for Production of Documents** was served on the following attorney of record via certified and regular mail at the address below:

Vicki Piontek, Esq. (83559)  
951 Allentown Road  
Lansdale, PA 19446  
Tel: (877) 737-8617  
Fax: (866) 408-6735  
Email: [palaw@justice.com](mailto:palaw@justice.com)  
Attorney for Plaintiff  
Michelle Swetland

By: /s/ Aaron R. Easley  
Aaron R. Easley, Esq.  
Attorney for Defendant  
Phillips & Cohen Associates, LTD



...Recovering  
THE POSSIBILITIES

## Account Notes

DATE / TIME	ACTION	RESULT	USER	NOTES
Customer Last Name: SWETLAND      Client Account Number: 5520810020585206      PCA Account Number: 18414690				
4/18/2012 9:59:35 AM	ACTTAG	ACTTAG	adeberry	Assigned Consumer Account Tag: Closed
4/18/2012 9:53:21 AM	RCDMSG	RCDMSG	lphair	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes. There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages={11129684=ACCOUNT IS CLOSED DO NOT WORK}}
4/18/2012 9:35:38 AM	RCDMSG	RCDMSG	adeberry	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes. There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages={11129684=ACCOUNT IS CLOSED DO NOT WORK}}
4/18/2012 9:22:35 AM	AUTOARMESSA GE	AUTOARMESSA GE	adeberry	Received Compliance Complaint
4/18/2012 9:22:35 AM	Compliance Complaint Received	Compliance Complaint Acknowledged	adeberry	*****RECEIVED LAWSUIT *****
4/18/2012 9:22:35 AM	ACTTAG	ACTTAG	adeberry	Assigned Consumer Account Tag: CCR
4/18/2012 9:22:35 AM	ACTTAG	ACTTAG	adeberry	Assigned Consumer Account Tag: Suspend
4/18/2012 9:22:35 AM	CNSWRKG	CNSWRKG	adeberry	Moved Workgroup: From NEOHOLD to COMPLGL
4/18/2012 9:22:35 AM	REQ REVIEW	REQ REVIEW	adeberry	Agent adeberry sent the review request to Agent robringer to review Consumer on the review date of Apr 18, 2012 9:22:36 AM. Comments: REVIEW COMPLAINT RECEIVED
4/18/2012 9:22:09 AM	DELETEPHONE	DELETEPHONE	adeberry	Deleted Consumer phone. Details: {Type= {CELL}, Number=2158722598, Ext.=, Country= {US}, Phone Status= {UNKNOWN}, Phone Source= {UNKNOWN}} }
4/18/2012 9:21:58 AM	RCDMSG	RCDMSG	adeberry	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes. There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages=}

These notes are considered proprietary to Phillips & Cohen Associates, Ltd., and must be treated as confidential.

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Execution Time: 4/18/2012 10:37:47 AM

PCA 1

DATE / TIME	ACTION	RESULT	USER	NOTES
4/18/2012 8:55:08 AM	RCDMSG	RCDMSG	dhixon	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes. There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages=}
4/18/2012 8:37:50 AM	RCDMSG	RCDMSG	adeberry	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes. There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages=}
4/6/2012 10:36:05 AM	RWREQDEL	RWREQDEL	JAdamsH	Agent TSpencer deleted review request from Agent JAdamsH for the Consumer with a review date of Apr 5, 2012 12:00:00 AM
4/6/2012 10:35:40 AM	RCDMSG	RCDMSG	JAdamsH	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes. There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages=}
4/6/2012 8:43:41 AM	SentNotice	Validation Letter	SASuser	Validation Letter: 112 Sent
4/5/2012 5:49:56 PM	REQ REVIEW	REQ REVIEW	TSpencer	Agent TSpencer sent the review request to Agent JAdamsH to review Consumer on the review date of Apr 5, 2012 12:00:00 AM. Comments: NEO
4/5/2012 5:49:43 PM	ICR	ACR	TSpencer	No message entered.
4/5/2012 5:49:40 PM	Reviewed	NO PLAN TO OPEN ESTATE	TSpencer	No message entered.
4/5/2012 5:49:40 PM	ACTTAG	ACTTAG	TSpencer	Assigned Consumer Account Tag: NPOE
4/5/2012 5:49:37 PM	ACTTAG	ACTTAG	TSpencer	Assigned Consumer Account Tag: FMMS
4/5/2012 5:49:37 PM	Reviewed	FAMILY MEMBER NO SPOUSE	TSpencer	No message entered.
4/5/2012 5:49:33 PM	Reviewed	No Estate -- No Offer	TSpencer	No message entered.
4/5/2012 5:49:33 PM	AUTOARMESSA GE	AUTOARMESSA GE	TSpencer	No Estate - No Offer
4/5/2012 5:49:33 PM	ACTTAG	ACTTAG	TSpencer	Assigned Consumer Account Tag: NEO
4/5/2012 5:49:30 PM	ACTTAG	ACTTAG	TSpencer	Assigned Consumer Account Tag: AI
4/5/2012 5:49:30 PM	IB Consmr	AI	TSpencer	ICC FROM DGHTR UPSET FOR CALLS TO 2009 ADVSD CNDLONS///ADVSD REC LINE//DUAL CNSNT//JMM//PITCHED BIF//STATED DOESNT WANT ANYTHING TO DO WITH HIS ACCOUNTS AND NOT TO CALL HER ADVSD WOULD NOTE NO ESTATE AND NOONES PAYING HIS DEBTS THNKD EOC
4/5/2012 5:49:30 PM	AUTOARMESSA GE	AUTOARMESSA GE	TSpencer	Authorized Individual

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DATE / TIME	ACTION	RESULT	USER	NOTES
4/5/2012 5:45:13 PM	DELETEPHONE	DELETEPHONE	TSpencer	Deleted Consumer phone. Details: {Type= {CELL}, Number=2152662009, Ext.=, Country= {US}, Phone Status=, Phone Source=}
4/5/2012 5:44:26 PM	IC Client	Recived More Information	SScala	TRANFR
4/5/2012 5:44:09 PM	RCDMSG	RCDMSG	TSpencer	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes.  There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages=}
4/5/2012 5:43:19 PM	RCDMSG	RCDMSG	SScala	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes.  There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages=}
4/3/2012 10:58:50 AM	UPDCBK	UPDCBK	JAdamsH	This call back is generated by A/R Event with id: 392529828. Next Contact time set to Thu Apr 05 00:00:00 EDT 2012
4/3/2012 10:58:50 AM	OB Mobile	No Answer	JAdamsH	2009
4/3/2012 10:58:13 AM	NXTCNS	NXTCNS	JAdamsH	Next Consumer for Workgroup DpA01W11, Workchain POT.
4/3/2012 10:58:13 AM	RCDMSG	RCDMSG	JAdamsH	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes.  There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages=}
3/30/2012 9:54:06 AM	UPDCBK	UPDCBK	JAdamsH	This call back is generated by A/R Event with id: 392205392. Next Contact time set to Tue Apr 03 00:00:00 EDT 2012
3/30/2012 9:54:06 AM	OB Mobile	No Answer	JAdamsH	2009
3/30/2012 9:53:24 AM	NXTCNS	NXTCNS	JAdamsH	Next Consumer for Workgroup DpA01W11, Workchain POT.
3/30/2012 9:53:24 AM	RCDMSG	RCDMSG	JAdamsH	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes.  There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages=}
3/26/2012 9:55:52 AM	UPDCBK	UPDCBK	JAdamsH	This call back is generated by A/R Event with id: 391423539. Next Contact time set to Thu Mar 29 00:00:00 EDT 2012
3/26/2012 9:55:52 AM	OB Mobile	No Answer	JAdamsH	2009
3/26/2012 9:55:22 AM	NXTCNS	NXTCNS	JAdamsH	Next Consumer for Workgroup DpA01W11, Workchain POT.
3/26/2012 9:55:22 AM	RCDMSG	RCDMSG	JAdamsH	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes.  There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages=}

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DATE / TIME	ACTION	RESULT	USER	NOTES
3/22/2012 4:49:29 PM	OB Other	No Answer	JAdamsH	7944
3/22/2012 4:48:46 PM	OB Other	No Answer	JAdamsH	4236
3/22/2012 4:48:04 PM	OB Mobile	No Answer	JAdamsH	2598
3/22/2012 4:48:04 PM	UPDCBK	UPDCBK	JAdamsH	This call back is generated by A/R Event with id: 391110734. Next Contact time set to Mon Mar 26 00:00:00 EDT 2012
3/22/2012 4:47:33 PM	UPDCBK	UPDCBK	JAdamsH	This call back is generated by A/R Event with id: 391110677. Next Contact time set to Mon Mar 26 00:00:00 EDT 2012
3/22/2012 4:47:33 PM	OB Mobile	No Answer	JAdamsH	2009
3/22/2012 4:47:06 PM	NXTCNS	NXTCNS	JAdamsH	Next Consumer for Workgroup DpA01W11, Workchain POT.
3/22/2012 4:47:06 PM	RCDMSG	RCDMSG	JAdamsH	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes. There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages=}
3/19/2012 3:35:39 PM	UPDCBK	UPDCBK	JAdamsH	This call back is generated by A/R Event with id: 390711263. Next Contact time set to Thu Mar 22 00:00:00 EDT 2012
3/19/2012 3:35:39 PM	OB Mobile	No Answer	JAdamsH	2009
3/19/2012 3:34:47 PM	NXTCNS	NXTCNS	JAdamsH	Next Consumer for Workgroup DpA01W11, Workchain POT.
3/19/2012 3:34:47 PM	RCDMSG	RCDMSG	JAdamsH	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes. There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages=}
3/14/2012 8:46:20 PM	UPDCBK	UPDCBK	JAdamsH	This call back is generated by A/R Event with id: 390192280. Next Contact time set to Sat Mar 17 00:00:00 EDT 2012
3/14/2012 8:46:20 PM	OB Mobile	No Answer	JAdamsH	2009
3/14/2012 8:45:30 PM	NXTCNS	NXTCNS	JAdamsH	Next Consumer for Workgroup DpA01W11, Workchain POT.
3/14/2012 8:45:30 PM	RCDMSG	RCDMSG	JAdamsH	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes. There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages=}
3/8/2012 1:00:28 PM	UPDCBK	UPDCBK	JAdamsH	This call back is generated by A/R Event with id: 389130450. Next Contact time set to Tue Mar 13 00:00:00 EDT 2012
3/8/2012 1:00:28 PM	OB Other	No Answer	JAdamsH	0160
3/8/2012 12:59:03 PM	OB Other	No Answer	JAdamsH	7944
3/8/2012 12:58:04 PM	OB Other	AnsMach LM	JAdamsH	GEN MSG,, 4236

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DATE / TIME	ACTION	RESULT	USER	NOTES
3/8/2012 12:57:00 PM	OB Mobile	No Answer	JAdamsH	2598
3/8/2012 12:56:37 PM	OB Mobile	No Answer	JAdamsH	2009
3/8/2012 12:56:37 PM	UPDCBK	UPDCBK	JAdamsH	This call back is generated by A/R Event with id: 389130123. Next Contact time set to Tue Mar 13 00:00:00 EDT 2012
3/8/2012 12:56:05 PM	NXTCNS	NXTCNS	JAdamsH	Next Consumer for Workgroup DpA01W11, Workchain POT.
3/8/2012 12:56:05 PM	RCDMSG	RCDMSG	JAdamsH	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes. There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages=}
3/7/2012 8:56:16 PM	UPDCBK	UPDCBK	JAdamsH	This call back is generated by A/R Event with id: 389052807. Next Contact time set to Thu Mar 08 00:00:00 EST 2012
3/7/2012 8:56:16 PM	OB Mobile	No Answer	JAdamsH	2009
3/7/2012 8:55:59 PM	NXTCNS	NXTCNS	JAdamsH	Next Consumer for Workgroup DpA01W11, Workchain POT.
3/7/2012 8:55:59 PM	RCDMSG	RCDMSG	JAdamsH	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes. There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages=}
3/2/2012 12:40:45 PM	UPDCBK	UPDCBK	JAdamsH	This call back is generated by A/R Event with id: 388449222. Next Contact time set to Wed Mar 07 00:00:00 EST 2012
3/2/2012 12:40:45 PM	OB Mobile	No Answer	JAdamsH	2009
3/2/2012 12:39:02 PM	NXTCNS	NXTCNS	JAdamsH	Next Consumer for Workgroup DpA01W11, Workchain POT.
3/2/2012 12:39:02 PM	RCDMSG	RCDMSG	JAdamsH	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes. There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages=}
2/29/2012 1:07:59 PM	OB Mobile	No Answer	JAdamsH	2009
2/29/2012 1:07:59 PM	UPDCBK	UPDCBK	JAdamsH	This call back is generated by A/R Event with id: 388150118. Next Contact time set to Fri Mar 02 00:00:00 EST 2012
2/29/2012 1:07:24 PM	NXTCNS	NXTCNS	JAdamsH	Next Consumer for Workgroup DpA01W11, Workchain POT.
2/29/2012 1:07:24 PM	RCDMSG	RCDMSG	JAdamsH	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes. There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages=}
2/28/2012 3:52:52 PM	UPDCBK	UPDCBK	JAdamsH	This call back is generated by A/R Event with id: 388007724. Next Contact time set to Wed Feb 29 00:00:00 EST 2012

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DATE / TIME	ACTION	RESULT	USER	NOTES
2/28/2012 3:52:52 PM	OB Mobile	No Answer	JAdamsH	2009
2/28/2012 3:51:43 PM	NXTCNS	NXTCNS	JAdamsH	Next Consumer for Workgroup DpA01W11, Workchain POT.
2/28/2012 3:51:43 PM	RCDMSG	RCDMSG	JAdamsH	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes. There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages=}
2/27/2012 9:17:59 AM	OB Mobile	No Answer	JAdamsH	2009
2/27/2012 9:17:48 AM	UPDPHO	UPDPHN	JAdamsH	Saved Consumer phone. Details: {Type= {CELL}, Number=2152662009, Ext.=, Country= {US}, Phone Status=, Phone Source=}
2/27/2012 9:17:21 AM	UPDPHO	UPDPHN	JAdamsH	Saved Consumer phone. Details: {Type= {HOME}, Number=2152662009, Ext.=, Country= {US}, Phone Status=, Phone Source=}
2/27/2012 9:16:45 AM	RCDMSG	RCDMSG	JAdamsH	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes. There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages=}
2/27/2012 9:16:16 AM	AUTOARMES GE	AUTOARMES GE	JAdamsH	Potential
2/27/2012 9:16:16 AM	Reviewed	Potential	JAdamsH	No message entered.
2/27/2012 9:16:16 AM	ACTTAG	ACTTAG	JAdamsH	Assigned Consumer Account Tag: POT
2/27/2012 9:16:12 AM	OB Other	No Answer	JAdamsH	7160
2/27/2012 9:15:56 AM	OB Other	No Answer	JAdamsH	7944
2/27/2012 9:15:40 AM	OB Other	No Answer	JAdamsH	4236
2/27/2012 9:15:40 AM	UPDCBK	UPDCBK	JAdamsH	This call back is generated by A/R Event with id: 387755830. Next Contact time set to Thu Mar 01 00:00:00 EST 2012
2/27/2012 9:14:59 AM	NXTCNS	NXTCNS	JAdamsH	Next Consumer for Workgroup DpA01W11, Workchain NEW.
2/27/2012 9:14:59 AM	RCDMSG	RCDMSG	JAdamsH	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes. There must be clear documentation in the account notes which indicate if the consumer objected to the recording.}, Consumer Account compliance messages=}
2/22/2012 2:00:53 PM	OB Other	No Answer	JAdamsH	0160
2/22/2012 2:00:42 PM	OB Other	No Answer	JAdamsH	7944
2/22/2012 1:59:16 PM	OB Home	No Answer	JAdamsH	4236
2/22/2012 1:59:08 PM	DELETEPHONE	DELETEPHONE	JAdamsH	Deleted Consumer phone. Details: {Type= {HOME}, Number=2152626386, Ext.=, Country= {US}, Phone Status= {UNKNOWN}, Phone Source= {UNKNOWN}} }

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DATE / TIME	ACTION	RESULT	USER	NOTES
2/22/2012 1:59:03 PM	OB Home	No Answer	JAdamsH	6386
2/22/2012 1:59:03 PM	UPDCBK	UPDCBK	JAdamsH	This call back is generated by A/R Event with id: 387218202. Next Contact time set to Sat Feb 25 00:00:00 EST 2012
2/22/2012 1:58:19 PM	NXTCNS	NXTCNS	JAdamsH	Next Consumer for Workgroup DpA01W11, Workchain NEW.
2/22/2012 1:58:19 PM	RCDMSG	RCDMSG	JAdamsH	User accepted the compliance message: {Consumer compliance message= {This consumer resides in a dual consent state. State the following and note the file with their response: This call will be recorded for quality or review purposes.  There must be clear documentation in the account notes which indicate if the consumer objected to the recording.} , Consumer Account compliance messages=}
2/22/2012 10:50:50 AM	Client Note	REV	SASuser	LEXIS SKIP FILE PROCESSED (DOD and BANKRUPTCY)
2/22/2012 8:28:44 AM	SentNotice	LOCATE LETTER	SASuser	Locate Letter: 56012 Sent
2/22/2012 8:11:42 AM	UPDCBK	UPDCBK	csmith	Updated from a job. Next Contact time set to 2011-08-01 00:00:00.0
2/22/2012 8:11:42 AM	CNSSAV	CNSSAV	csmith	Saved Consumer. Details: {Last Name=SWETLAND, First Name=LOUIS, Middle Name=S, Birth date=Fri Sep 15 00:00:00 EDT 1933, SSN=3235, Driver License Number=, Email=, Workgroup short name=DpA01W11}
2/22/2012 8:11:42 AM	CNSWRKG	CNSWRKG	csmith	Added to Workgroup: Janea Adams-Hamilton - ext. 2117
2/22/2012 8:04:08 AM	CNSWRKG	CNSWRKG	csmith	Moved Workgroup: From Cit21hld to CitNwp
2/22/2012 6:55:47 AM	DECINF	DECINF	SASuser	DOD Updated

These notes are considered proprietary to Phillips & Cohen Associates, Ltd., and must be treated as confidential.

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Execution Time: 4/18/2012 10:37:47 AM